Case 20-14606-mdc Doc 18 Filed 12/20/20 Entered 12/21/20 00:57:33 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 20-14606-mdc

Wendy Fulford Chapter 13

Robert Fulford, III

Debtor(s)

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Adminstra Page 1 of 3
Date Rcvd: Dec 18, 2020 Form ID: 309I Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2020:

Recip ID db	Recipient Name and Address #+ Wendy Fulford, 1700 Kennedy Street, Philadelphia, PA 19124-1302
jdb	+ Robert Fulford, III, 1700 Kennedy Street, Philadelphia, PA 19124-1302
14565151	+ AFS/AmeriFinancial Solutions, LLC., Attn: Bankruptcy, Po Box 65018, Baltimore, MD 21264-5018
14565148	+ Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
14565150	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
14565155	+ Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
14565157	+ Drivehere, 1001 W Ridge Pike, Conshohocken, PA 19428-1015
14565164	+ Helm Assocs, 801 Bristol Pike, Croydon, PA 19021-5447
14565288	+ Jefferson Law, LLC, 1700 Market Street, Suite 1005, Philadelphia, PA 19103-3920
14565167	+ Pennsylvania Departrment of Revenue, PO BOX 280948, Harrisburg, PA 17128-0948
14565168	+ Peoples Com, 1001 West Ridge Pike Rear, Conshohocken, PA 19428-1015
14565169	+ Philadelphia Gas Works, Attn: Bankruptcy Dept. 3F, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2898

TOTAL: 12

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address Email/Text: hjefferson@hjeffersonlawfirm.com	Date/Time	Recipient Name and Address
aty	Eman/rext. injerierson@injeriersomawiimi.com	Dec 19 2020 03:42:00	HENRY ALAN JEFFERSON, Jefferson Law, LLC, 1700 Market Street, Suite 1005, Philadelphia, PA 19103
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 19 2020 03:44:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Dec 19 2020 03:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 19 2020 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 19 2020 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 19 2020 03:43:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 19 2020 03:43:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14565152	+ EDI: BANKAMER.COM	Dec 19 2020 06:28:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14565153	+ EDI: CAPITALONE.COM	Dec 19 2020 06:28:00	Capital One, Attn: Bankruptcy, Po Box 30285,

Case 20-14606-mdc Doc 18 Filed 12/20/20 Entered 12/21/20 00:57:33 Desc Imaged Certificate of Notice Page 2 of 5

District/off: 0313-2 User: Adminstra Page 2 of 3
Date Rcvd: Dec 18, 2020 Form ID: 309I Total Noticed: 30

			Salt Lake City, UT 84130-0285
14565154	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 19 2020 03:42:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
14565156	+ Email/Text: bankruptcy@kornerstonecredit.com	Dec 19 2020 03:43:00	Crest Financial, Attn: Bankruptcy, 61 West 13490 South, Draper, UT 84020-7209
14565158	+ Email/Text: bknotice@ercbpo.com	Dec 19 2020 03:43:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14565159	+ EDI: BLUESTEM	Dec 19 2020 06:28:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14565161	+ EDI: AMINFOFP.COM	Dec 19 2020 06:28:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14565163	+ Email/Text: support@futurepay.com	Dec 19 2020 03:44:00	Future Pay, Attn: Bankruptcy, Po Box 157, Lehi, UT 84043-1173
14565166	EDI: IRS.COM	Dec 19 2020 06:28:00	Internal Revenue Service, Centralized Insolvency Operations Unit, PO Box 7346, Philadelphia, PA
14565170	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM		19101-7346
14303170	+ Ellall/FDF, RACBANKKUFTCT@BBANDT.COM	Dec 19 2020 03:02:51	Regional Acceptance Corporation, Attn: Bankruptcy, 1424 East Fire Tower Road, Greenville, NC 27858-4105
14565171	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 19 2020 03:02:54	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
14565172	EDI: TDBANKNORTH.COM	Dec 19 2020 06:28:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14565149	*+	Aaron's Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239
14565160	*+	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14565162	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
14565165	*+	Helm Assocs, 801 Bristol Pike, Croydon, PA 19021-5447

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2020 at the address(es) listed

Case 20-14606-mdc Doc 18 Filed 12/20/20 Entered 12/21/20 00:57:33 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-2 User: Adminstra Page 3 of 3
Date Rcvd: Dec 18, 2020 Form ID: 309I Total Noticed: 30

below:

Name Email Address

HENRY ALAN JEFFERSON

on behalf of Joint Debtor Robert Fulford III hjefferson@hjeffersonlawfirm.com,

hjeffersonone@gmail.com;r60499@notify.bestcase.com

HENRY ALAN JEFFERSON

 $on\ behalf\ of\ Debtor\ Wendy\ Fulford\ hjefferson@hjeffersonlawfirm.com\ hjeffersonoe@gmail.com; r60499@notify.bestcase.com\ hjeffersonoe@gmail.com; r60499@notify.bestcase.com\ hjeffersonoe.gmail.com; r60499@notify.bestcase$

REBECCA ANN SOLARZ

on behalf of Creditor BANK OF AMERICA N.A bkgroup@kmllawgroup.com

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

Case 20-14606-mdc Doc 18 Filed 12/20/20 Entered 12/21/20 00:57:33 Desc Imaged Certificate of Notice Page 4 of 5

Information to identify the case:				
Debtor 1:	Wendy Fulford	Social Security number or ITIN:	xxx-xx-0787	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Robert Fulford III	Social Security number or ITIN:	xxx-xx-3368	
	First Name Middle Name Last Name	EIN:		
United States Bankı	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	12/1/20
Case number: 20-14606-mdc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Wendy Fulford	Robert Fulford III
2.	All other names used in the last 8 years		
3.	Address	1700 Kennedy Street Philadelphia, PA 19124	1700 Kennedy Street Philadelphia, PA 19124
4.	Debtor's attorney Name and address	HENRY ALAN JEFFERSON Jefferson Law, LLC 1700 Market Street Suite 1005 Philadelphia, PA 19103	Contact phone (215)399–0911 Email: hjefferson@hjeffersonlawfirm.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 12/18/20

For more information, see page 2

Debtor Wendy Fulford and Robert Fulford III Case number 20–14606-mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 13, 2021 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	Filing deadline: 3/15/21 a discharge	
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/9/21	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/1/21	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrending to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$421.20 The hearing on confirmation will be held on: 2/11/21 at 09:30 AM, Location: Courtroom #2, 900 Market Street,	·	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if n the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	